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**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF TEXAS**

MARICEL COLLADO,)
)
Plaintiff,) PLAINTIFF MARICEL COLLADO’S
) COMPLAINT AND DEMAND FOR
– vs –) JURY TRIAL
)
GC SERVICES, LP,)
)
Defendant.)

COMPLAINT

NOW COMES Plaintiff, MARICEL COLLADO (“Plaintiff”), through her attorneys,
hereby alleges the following against Defendant, GC SERVICES, LP (“Defendant”):

Nature of the Action

1. This action is brought by Plaintiff pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.* (“FDCPA”).

Parties

2. Plaintiff is a natural person residing, in the city of Honolulu, County of Honolulu, Hawaii and is otherwise *sui juris*.
3. Plaintiff is allegedly obligated to pay a debt and is a consumer as defined by 15 U.S.C. § 1692a(3).
4. Defendant is a Limited Partnership conducting business in the state of Hawaii, and has its principal place of business in Houston, TX.
5. Defendant is a debt collector as defined by 15 U.S.C. § 1692a(6), and sought to collect a consumer debt from Plaintiff.
6. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives and insurers.

Jurisdiction and Venue

7. Defendant maintains its principal place of business in Texas and therefore personal jurisdiction is established.
8. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before “any appropriate United States district court without regard to the amount in controversy.”
9. Venue is proper in the United States District Court Southern District of Texas pursuant to 28 U.S.C § 1391(b) because Defendant resides within this District and a substantial part of the events or omissions giving rise to the herein claims occurred within this District.

Factual Allegations

10. On or around May 30, 2019, Defendant placed a collection call to Plaintiff seeking and demanding payment for an alleged consumer debt.
11. Plaintiff’s alleged debt arises from transactions for personal, family, and household purposes.
12. Defendant called Plaintiff’s telephone number at (808) XXX-6449.
13. On or around May 30, 2019, Defendant left a voicemail message on Plaintiff’s answering machine.
14. In the voicemail message, Defendant failed to meaningfully disclose the company's name or the nature of the call or state that the call was from a debt collector.
15. In the voicemail message, Defendant directed Plaintiff to call back telephone number (800) 285-3417, which is a number that belongs to Defendant.

1 16. In the voicemail message, Defendant failed to disclose the purpose of its call was to
2 collect a debt allegedly owed by Plaintiff.

3 17. Defendant is engaging in conduct the natural consequence of which is to harass, oppress,
4 and abuse Plaintiff in connection with attempting to collect on a debt by failing to
5 meaningfully disclose its identity in phone calls.

6 18. Defendant is also using false, deceptive and misleading means in connection with
7 attempting to collect a debt by not identifying the purpose of its phone calls or that they
8 are an attempt to collect a debt.

9 **FIRST CAUSE OF ACTION**

10 **DEFENDANT VIOLATED THE FDCPA 15 U.S.C. § 1692 et seq.**

11 19. Plaintiff repeats and incorporates by reference into this cause of action the allegations set
12 forth above at Paragraphs 1-18.

13 20. Defendant's violations of the FDCPA include, but are not limited to, the following:

- 14 a. Defendant violated §1692(d) of the FDCPA by engaging in conduct of which the
15 natural result is the abuse and harassment of the Plaintiff;
16 b. Defendant violated §1692(d)(6) of the FDCPA by placing a telephone call without
17 disclosing its identity;
18 c. Defendant violated §1692(e) of the FDCPA by any other false, deceptive, or
19 misleading representation or means in connection with the debt collection; and
20 d. Defendant violated §1692(e)(11) of the FDCPA by failing to contain the
21 warning: This is an attempt to collect a debt... communication is from a debt
22 collector.
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PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays that judgment be entered against Defendant for the following:

FIRST CAUSE OF ACTION

21. Statutory damages of \$1000.00 pursuant to 15 U.S.C. § 1692k;
22. Reasonable attorneys' fees, costs pursuant to 15 U.S.C. § 1692k; and
23. Awarding such other and further relief as may be just, proper and equitable.

JURY TRIAL DEMAND

24. Plaintiff demands a jury trial on all issues so triable.

RESPECTFULLY SUBMITTED,

Dated: January 28, 2020

By: /s/ Peter Cozmyk
Peter Cozmyk
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